Case 17-24923-TPA Doc 20 Filed 03/30/18 Entered 03/31/18 00:52:55 Desc Imaged

I	——————————Certificate of	Notice Page 1 of 3
Information to identify the case:		
Debtor 1  Debtor 2 (Spouse, if filing)	Jennifer Christine Frederick	Social Security number or ITIN xxx-xx-5252
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17–24923–TPA		

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Christine Frederick

3/28/18

By the court: Thomas P. Agresti

United States Bankruptcy Judge

# **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re: Jennifer Christine Frederick Debtor

District/off: 0315-2

Case No. 17-24923-TPA Chapter 7

Date Rcvd: Mar 28, 2018

## **CERTIFICATE OF NOTICE**

Page 1 of 1

Form ID: 318 Total Noticed: 22

User: admin

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 30, 2018.
                  +Jennifer Christine Frederick, 1569 Rosemary Drive, Wexford,
+Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 19
+Citimortgage Inc, P.O. Box 6243, Sioux Falls, SD 57117-6243
db
                                                                                  Wexford, PA 15090-7935
14740796
                                                                          Pittsburgh, PA 15264-5250
14740801
                                  P.O. Box 5007,
14740802
                                                     Carol Stream, IL 60197-5007
                  +Direct TV,
                  +Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
+Frederic I. Weinberg, Esquire, The Law Office of Frederic I. Weinberg,
14740803
14740804
                  +Frederic I. Weinberg, Esquire,
                                                                                                            & Associates, P.C.,
                    375 E. Elm Street, Suite 210,
                                                          Conshohocken, PA 19428-1973
14740805
                  +Great Lakes, P.O. Box 530229,
                                                          Atlanta, GA 30353-0229
14740806
                  +McCandless Water Authority,
                                                      418 Arcadia Drive,
                                                                               Pittsburgh, PA 15237-5597
                                                      Dellslow, WV 26531-0719
14740807
                  MedExpress, P.O. Box 719,
                  +Michael Ratchford, Esquire, 409 Lac
+Monterey Financial Services, Inc.,
                                                      409 Lackawanna Ave., Suite 3C,
Inc., 4095 Avenida De La Plata,
14740808
                                                                                             Scranton, PA 18503-2059
14740810
                                                                                                Oceanside, CA 92056-5802
                  +Nextier Bank, P.O. Box 845, Minneapolis, MN 55480-0845
+PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
14740811
14740812
                                          650 Dundee Road,
14740814
                  +The Bureaus Inc.,
                                                                Suite 370,
                                                                                Northbrook, IL 60062-2757
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 02:04:37
                                                                                                 Pennsylvania Dept. of Revenue,
                    Department 280946,
                                            P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                    Harrisburg, PA 17128-0946
14740797
                   EDI: BANKAMER.COM Mar 29 2018 05:50:00
                                                                      Bank of America, P.O. Box 982238,
                  El Paso, TX 79998
+EDI: TSYS2.COM Mar 29 2018 05:49:00
14740798
                                                                  Barclays Bank Delaware,
                                                                                                 P.O. Box 8803,
                    Wilmington, DE 19899-8803
                  +EDI: CHASE.COM Mar 29 2018 05:49:00
14740799
                                                                  Chase Card,
                                                                                   P.O. Box 15298,
                    Wilmington, DE 19850-5298
                  +EDI: CITICORP.COM Mar 29 2018 05:49:00 Sioux Falls, SD 57117-6241
14740800
                                                                      Citi Card/Citi Bank,
                                                                                                 P.O. Box 6241,
14747595
                  +EDI: PRA.COM Mar 29 2018 05:48:00
                                                                PRA Receivables Management, LLC,
                    Norfolk, VA 23541-1021
                  +EDI: SEARS.COM Mar 29 2018 05:49:00
+EDI: USAA.COM Mar 29 2018 05:48:00
San Antonio, TX 78265-3009
14740813
                                                                             PO Box 183082,
                                                                                                 Columbus, OH 43218-3082
                                                                  Sears,
                                                                 USAA Savings Bank, P.O. Box 33009,
14740815
                                                                                                              TOTAL: 8
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                   Nationstar Mortgage LLC d/b/a Mr. Cooper
14740809
                   Monterey Collections SVCS
                  +PRA Receivables Management, LLC,
                                                            PO Box 41021, Norfolk, VA 23541-1021
cr*
                                                                                                              TOTALS: 2, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018 Signature: <u>/s/Joseph Speetjens</u>

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Donald R. Calaiaro on behalf of Debtor Jennifer Christine Frederick dcalaiaro@c-vlaw.com, cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com

Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4